

FAQs for MetLife Life Insurance—2017 Open Enrollment

Updated 12/6/16 – new or revised questions shown with a ●

General questions

Employees and continuation coverage (Leave Without Pay) subscribers

Retirees

Additional resources

General questions

1. Do I need to take action during MetLife's open enrollment (November 1 – December 16, 2016) to enroll in, continue, or increase my life insurance benefits for 2017?

Almost everyone will need to take some action during MetLife's open enrollment. Please review the PEBB Program's *For Your Benefit* newsletter you will receive in mid-October, as well as the Health Care Authority's website (www.hca.wa.gov/public-employee-benefits) for more information. For example, beneficiary designations won't transfer in 2017, so you will need to provide this information to MetLife. If you are currently enrolled in PEBB life insurance, you will receive a welcome letter and an enrollment mailing from MetLife in late October. [MetLife customer service](#) is also available and at the PEBB Program's open enrollment benefits fairs to answer your questions.

2. May I name a minor child as my beneficiary?

Yes. However, due to insurance laws MetLife cannot give insurance proceeds directly to the minor child because minors are considered incompetent by law.

If an adult has been appointed as the guardian of the minor's property, MetLife will give the insurance money to the guardian. If the minor does not have a guardian, MetLife will put the money into an interest bearing account that cannot be accessed until the minor turns 18 or until such time that a guardian is appointed (whichever comes first).

A parent is not automatically considered the guardian of a minor's property. Parents are "custodial guardians," meaning they care for the minor. However, a court must appoint them guardians of the minor's property before the parent(s) can receive any life insurance money intended for that minor. This extra step ensures the money is used to benefit the minor, like the insured person wanted. The parent(s) must provide a copy of a valid court document before the money is disbursed.

3. ● I'm divorced, but my ex-spouse is still listed on my coverage. The MetLife website won't let me remove my ex-spouse from coverage. How do I cancel that coverage?

To complete enrollment online, you must elect at least minimal coverage for your ex-spouse so that you can submit your enrollment before the December 16, 2016 deadline. You may then submit a cancellation form (see below) to remove your ex-spouse from your coverage.

To remove your ex-spouse from your coverage before January 1, 2017, **MetLife must receive your cancellation form by December 31, 2016.** You can submit it to the address on the bottom of the form.

[Cancellation form for employees and Continuation Coverage \(Leave Without Pay\)](#)

[Cancellation form for retirees](#)

4. ● I named a beneficiary; what if that individual is no longer alive at the time of my death?

You have the opportunity to name a contingent beneficiary for your Basic and Optional Life Insurance. If you do not, or if no beneficiary you name is living, MetLife will determine the beneficiary based on the following guidelines:

- Your spouse or state-registered domestic partner.
- Your child(ren).
- Your natural or adopted parent(s).
- Your sibling(s).
- Instead of making payment to any of the above, MetLife may pay your estate. Any payment made in good faith will discharge their liability to the extent of such payment. If a beneficiary or a payee is a minor or incompetent to receive payment, they will pay that person's guardian.

Employees and continuation coverage (Leave Without Pay) subscribers

1. For employees only: How do I elect life and/or accidental death and dismemberment (AD&D) insurance through MetLife's website?

Note: Enrollment and coverage elections for 2017 are on MetLife's website, not in *My Account* on the PEBB Program's web pages.

1. Go to MetLife's website at www.mybenefits.metlife.com/wapebb.
2. Under "Account Sign In," type "PEBB Benefits – State of Washington."
3. On the next page, find the "First Time User?" box and select "Register Now."
4. On the "Register for MyBenefits" page, complete all the required fields. Step 4 asks you to agree to the Terms of Use. Check the box and then click the "Register" button.
5. On the next page, choose "Enroll/Modify Life Insurance" on the top right list.
6. The next page allows you to choose your coverage amounts for yourself, your spouse or state-registered domestic partner, and/or your child(ren). If you do not want optional life and/or AD&D insurance for yourself or a family member, select "No coverage" in the drop-down menu for each family member.
7. Name beneficiaries.
8. Read the Fraud Warning and check the box. Name your state of birth, type in your account password, and click "Submit."
9. Once your submission is accepted, the page shows your costs per month for each product and another tab shows your beneficiaries. Print or save the confirmation as a .PDF for your records.

2. Do I need to take action to increase my Employee Basic Life Insurance from \$25,000 to \$35,000?

No. This coverage will automatically increase on January 1, 2017.

3. What do I (an employee) need to do to maintain or increase my coverage for 2017?

Visit MetLife's online portal at www.mybenefits.metlife.com/wapebb to create an account and enroll in or change your optional life insurance and/or optional AD&D insurance. You will also need to name your beneficiaries, as your current beneficiary designations will not automatically transfer to MetLife.

Exception: If you are enrolled in continuation coverage (Leave Without Pay), do not use MetLife's online portal to enroll in or change your life insurance for 2017. Please complete and return the enrollment form you received from MetLife by December 16, 2016.

4. Why are the 2017 premiums for the new MetLife employee-paid Optional Life Insurance and Optional Accidental Death & Dismemberment (AD&D) Insurance higher than the 2016 premiums?

There are several reasons why the 2017 optional life and AD&D insurance premiums are higher than the 2016 premiums:

- **MetLife offers a one-time open enrollment opportunity and higher coverage amounts.** During a special, one-time open enrollment opportunity (November 1 – December 16, 2016), eligible employees can enroll in or increase their Optional Life Insurance up to \$500,000 with no health questions or medical exam, or up to \$1,000,000 with health questions and/or a medical exam. The \$500,000 amount is guaranteed, even if you've been turned down before for health reasons. (The current life insurance carrier offers guaranteed Supplemental Life Insurance up to \$250,000 [if under age 60] or \$100,000 [if age 60 or older]). MetLife offers higher coverage amounts for spouses, state-registered domestic partners, and children, too.

To offer this special, one-time open enrollment opportunity and guaranteed higher coverage amounts, we could not maintain the 2016 premiums. However, the 2017 premiums are still lower than the premiums members paid in 2015 (see below).

- **MetLife provides new services not available through the current life insurance carrier.** These include:
 - Customer Service representatives at 1-866-548-7139, Monday through Friday, 5 a.m. to 8 p.m. Pacific Time (except major holidays) to answer questions about your account, benefit options, claims, beneficiaries, and billing.
 - 24/7 automated customer support at 1-866-548-7139 to order forms, confirm coverage, and verify beneficiaries.
 - 24/7 online access to your insurance amounts and beneficiary information.
 - Free concierge services like will preparation services, estate resolution services, and grief counseling.
- **Lower financial risk to the state—and better price assurances for members.** Under the new contract with MetLife, MetLife assumes all the financial risk instead of the state sharing in future risks and contract performance. In the long run, this should mean more steady premiums year over year, reducing sharp premium fluctuations.

Example: Here's a comparison of life insurance premiums in 2015, 2016, and 2017:

- Employee age 52, non-tobacco user
- \$250,000 in Supplemental Life Insurance in 2015 and 2016; \$250,000 in Optional Life Insurance in 2017
- \$50,000 in Supplemental AD&D Insurance in 2015 and 2016 (for self only); \$50,000 in Optional AD&D Insurance in 2017

| Insurance coverage | 2015 monthly premium | 2016 monthly premium | 2017 monthly premium |
|--------------------|----------------------|----------------------|----------------------|
|--------------------|----------------------|----------------------|----------------------|

| | | | |
|---|----------------|----------------|----------------|
| \$250,000 Employee Supplemental/ Optional Life Insurance | \$37.00 | \$26.50 | \$35.75 |
| \$50,000 Employee Supplemental/ Optional AD&D Insurance | \$0.95 | \$0.60 | \$0.95 |
| TOTAL | \$37.95 | \$27.10 | \$36.70 |

5. **I went to MetLife’s online portal (www.mybenefits.metlife.com/wapebb) and entered my employer’s name, but the name wasn’t recognized. How do I log in?**

Your employer participates in the Washington State Public Employee Benefits Board (PEBB) Program. Enter **PEBB Benefits – State of Washington** into the *Account Sign in* window.

6. **I went to MetLife’s online portal (www.mybenefits.metlife.com/wapebb) and saw my Coverage Summary. It shows that I will pay \$3.89 per month for Employee Basic Life Insurance and \$0.07 per month for Employee Basic AD&D Insurance in 2017. Shouldn’t my employer pay for this?**

Yes. Your employer pays for Employee Basic Life Insurance and Employee Basic AD&D Insurance. This was a viewing error on the MetLife Coverage Summary, and it will not affect any payroll deductions in 2017. This issue was resolved as of November 1, 2016.

However, if you enrolled before midday on November 1, 2016, you may still see the error on your account. If so, you must re-submit your enrollment to correct it.

7. **How can I check my life and accidental death and dismemberment (AD&D) insurance amounts?**

You can find your current life and AD&D insurance amounts at www.hca.wa.gov/public-employee-benefits under *My Account*. Once you log in, click “Statement of Benefits” to view your current PEBB insurance amounts.

Note: This information is available to all employees except higher-education employees. View your current coverage in your employer’s benefits portal or contact your personnel, payroll, or benefits office for this information.

8. **Is my current Supplemental Accidental Death & Dismemberment (AD&D) Insurance through ReliaStar transitioning to MetLife in 2017?**

Your Employee Supplemental AD&D Insurance through ReliaStar **will** transition to MetLife’s Optional AD&D Insurance in 2017. Some PEBB Program communications may have mistakenly stated that it was not transitioning. We apologize for this oversight.

The Supplemental AD&D Insurance for your spouse/state-registered domestic partner and children **will not** transition to MetLife in 2017. The PEBB Program will mail a letter to affected subscribers to notify them of this change. To continue AD&D Insurance for your spouse, state-registered domestic partner, and/or children in 2017 without a break in coverage, you must elect Optional AD&D Insurance for them through MetLife by **December 31, 2016**. Optional AD&D Insurance never requires you or your family members to answer health questions or take a medical exam.

9. **I am an employee; are the new optional life insurance amounts tied to my salary?**

No.

10. **I currently have \$750,000 in Employee Supplemental Life Insurance. Will this same amount automatically transfer to MetLife in 2017, even though it's more than the guaranteed amount (\$500,000) available through MetLife?**

Yes. Your Employee Supplemental Life Insurance amount will transfer to MetLife's Optional Life Insurance. If you decide to increase your coverage, you will need to complete the *Statement of Health Form*. However, even if you are turned down for the increased amount, you will maintain your current \$750,000 in Employee Optional Life Insurance for 2017.

11. **My spouse currently has \$375,000 in Supplemental Life Insurance. Will this same amount automatically transfer to MetLife in 2017, even though it's more than the guaranteed amount (\$100,000) available through MetLife?**

Yes. Your Spouse/State-Registered Domestic Partner Supplemental Life Insurance amount will transfer to MetLife's Optional Life Insurance for your spouse/state-registered domestic partner. If you decide to increase this coverage, your spouse will need to complete the *Statement of Health Form*. However, even if your spouse is turned down for the increased amount, your spouse will maintain their current \$375,000 in Spouse/State-Registered Domestic Partner Optional Life Insurance.

12. **I received a letter from MetLife showing that my "Current Coverage" includes Basic Dependent Life Insurance for my spouse/partner and children. This isn't correct. What caused the error?**

The letter that MetLife mailed in mid-October incorrectly shows Basic Dependent Life Insurance for all subscribers, including those who don't currently have this coverage.

MetLife will send a follow-up letter, which admits the error and contains the corrected amounts, to subscribers who received inaccurate information. *You do not need to take action to correct this error.* It will not affect your current coverage, and you are not being charged for this coverage.

13. **I currently have \$123,000 in employee supplemental life insurance through the PEBB Program, and see that the new optional life insurance in 2017 will be offered in \$10,000 increments. Will my \$123,000 employee coverage transfer to MetLife in 2017, or do I need to take action to round it up or down?**

For employees who have odd supplemental life insurance amounts (not in \$10,000 increments), your coverage will transfer to MetLife in 2017. However, MetLife's open enrollment (November 1 – December 16, 2016—which coincides with the PEBB Program's open enrollment)—is a perfect time to round up or round down those odd amounts to a \$10,000 increment (up to \$500,000) without answering health questions and/or having a medical exam. To do this, you must take action during MetLife's open enrollment.

14. **I am currently enrolled in continuation coverage (Leave Without Pay), and continued my employee supplemental life insurance while on continuation coverage. Will I have an opportunity to increase my employee optional life insurance through MetLife?**

Yes. You can only do this during MetLife's open enrollment (November 1 – December 16, 2016), but the higher coverage amounts and new premiums won't go into effect until you regain eligibility for the employer contribution.

15. **I am currently enrolled in continuation coverage (LWOP), but didn't continue my employee supplemental life insurance while on continuation coverage. Will I have an opportunity to re-enroll in optional life insurance (or increase my optional life insurance) through MetLife?**

Yes, you will have an opportunity to re-enroll in the employee optional life insurance through MetLife when you return to work and regain eligibility for the employer contribution. However, you will have to answer health questions and/or have a medical exam and be approved by MetLife to receive that coverage.

16. **For Leave Without Pay only: How can I cancel my 2016 life and/or accidental death and dismemberment (AD&D) insurance through ReliaStar?**

You must complete the [2016 Leave Without Pay \(LWOP\) Enrollment/Change form](#) or you can send a signed and dated written request to the PEBB Program. The PEBB Program must receive your form or written request by **December 31, 2016**. Send it to:

PEBB Program
Health Care Authority
P.O. Box 42684
Olympia, WA 98504-2684

17. **For Leave Without Pay only: How can I cancel my life and/or accidental death and dismemberment (AD&D) insurance through MetLife?**

To cancel your life and/or AD&D insurance through MetLife **effective for January 1, 2017**, you must send a written request to MetLife. MetLife must receive it by **December 31, 2016**. Your cancellation request must provide details for which coverage you want cancelled. Send your signed and dated written request to:

MetLife Recordkeeping Center
P.O. Box 14406
Lexington, KY 40512-4406

To cancel your life and/or AD&D insurance through MetLife **after January 1, 2017**, you must complete MetLife's *Retiree/Leave Without Pay Cancellation Form* (not currently available) and send it to:

MetLife Recordkeeping Center
P.O. Box 14406
Lexington, KY 40512-4406

18. Can I add beneficiaries during MetLife's open enrollment (November 1 – December 16, 2016), even if I don't want to make any changes to my current life and/or AD&D coverage in 2017?

Yes. Your beneficiaries will not transfer to MetLife in 2017. Every subscriber will need to update their beneficiaries with MetLife.

19. Do I need to name my beneficiaries during MetLife's open enrollment (November 1 – December 16, 2016), even if I won't have Optional Life and/or Accidental Death and Dismemberment (AD&D) Insurance with MetLife in 2017?

Yes. Even if you don't elect Optional Life and/or AD&D Insurance through MetLife for 2017, you will need to designate a beneficiary for your employer-paid Employee Basic Life and Basic AD&D Insurance.

To do this:

- Go to www.mybenefits.metlife.com/wapebb.
- Under **Account Sign in**, type **PEBB Benefits – State of Washington** (if it doesn't automatically appear), and click **Submit**.
- If registering for the first time, under **First Time User?** select **Register Now!** (If you've already registered on MetLife's website, enter your User Name and Password under the **Account Sign in** header.)
- Select the **Group Life Insurance** tab at the top of the page.
- Under the **Coverage** tab in the middle of the page, select "No coverage" for Optional Life Insurance and Optional AD&D Insurance for yourself and your family members.
- Under the **Beneficiaries** tab, name your primary beneficiary (and any contingent beneficiaries, if you wish).
- Click the **Next** button at the bottom of the page to complete your elections.

20. For employees only: How can I cancel my 2016 life and/or accidental death and dismemberment (AD&D) insurance through ReliaStar?

You must complete the [Life and Accidental Death and Dismemberment \(AD&D\) Insurance Enrollment/Change Form](#) and return it to your personnel, payroll, or benefits office. They must receive it by **November 30, 2016**, for coverage to end December 1, 2016.

If you want to cancel your life and/or AD&D insurance effective for January 1, 2017, see "How can I cancel my life and/or AD&D insurance through MetLife?" below.

21. For employees only: How can I cancel my life and/or AD&D insurance through MetLife?

To cancel your life and/or AD&D insurance through MetLife **effective for January 1, 2017**, you must send a written request to MetLife. MetLife must receive it by **December 31, 2016**. Your cancellation request must provide details for which coverage you want cancelled. Send your signed and dated written request to:

MetLife Recordkeeping Center
P.O. Box 14406
Lexington, KY 40512-4406

To cancel your life and/or AD&D insurance **after January 1, 2017**, you must complete MetLife's

Employee Cancellation Form (not currently available) and send it to:

MetLife Recordkeeping Center
P.O. Box 14406
Lexington, KY 40512-4406

22. Will there be another opportunity for employees to enroll in or increase their optional life insurance without health questions and/or a medical exam?

We don't anticipate having another opportunity like this in the future. The PEBB Program has not procured for a new life insurance vendor in more than 40 years. The transition to MetLife is a rare opportunity to allow most PEBB Program members a **special, one-time opportunity** to enroll in or increase their optional life insurance (up to certain limits) without answering health questions and/or having a medical exam.

Retirees

1. I am a retiree who isn't currently enrolled in PEBB retiree term life insurance. Will I have an opportunity to enroll in the new life insurance under MetLife for 2017?

No. Only retirees who are currently enrolled in PEBB retiree term life insurance can continue with MetLife insurance in 2017. This is not an open enrollment opportunity to enroll in PEBB retiree term life insurance.

2. Do newly eligible retirees have a 60-day window to select and/or change their life insurance decision or election amounts (i.e., to coincide with the retiree eligibility enrollment period)?

Yes. MetLife must receive a completed *MetLife Enrollment/Change Form for Retiree Plan* no later than **60 days** after the subscriber's employer-paid coverage, COBRA coverage, or continuation coverage ends. Once the subscriber submits the *MetLife Enrollment/Change Form for Retiree Plan*, if they wish to change their previously submitted election amounts, they must resubmit a new MetLife form to MetLife within their 60-day eligibility enrollment window. If the 60-day window has passed, they can only reduce or cancel their life insurance coverage.

3. I am currently enrolled in retiree term life insurance (Legacy Retiree Term Life Insurance) and changed my life insurance amount during open enrollment, but I realized the premium is more than I am willing to pay. Can I revert to the Legacy plan?

Yes, but only if the request to change back to the Legacy plan is made during open enrollment (November 1 – December 16, 2016). You need to send a signed and dated written request to MetLife. MetLife must receive it by **December 16, 2016**. Send it to:

MetLife Recordkeeping Center
P.O. Box 14406
Lexington, KY 40512-4406

After December 16, 2016, the retiree cannot revert back to the Legacy Retiree Life Insurance Plan.

4. **I just applied for PEBB retiree coverage, and already submitted my *2016 Retiree Coverage Election/Change* form to the PEBB Program. I didn't elect retiree term life insurance—can I change it?**

Yes. You can resubmit another *2016 Retiree Coverage Election/Change* form and indicate that you wish to enroll in PEBB retiree term life insurance. Your revised form must be received by the PEBB Program **no later than 60 days** after your employer-paid coverage, COBRA coverage, or continuation coverage ended.

5. **Why can individuals who retire in 2017 apply for \$20,000 in life insurance without answering health questions and/or having a medical exam, but current retirees have to undergo health questions and/or a medical exam?**

The PEBB Program was able to negotiate several improvements to the current retiree life insurance benefit with MetLife beginning in 2017, including:

- Increasing the current retiree term life insurance amount from a maximum of \$3,000 in 2016 to \$5,000 in 2017 (if retirees elect to increase their coverage during MetLife's open enrollment).
- Removing a plan provision that decreased the coverage amount based on the retiree's age.

These provisions will provide current retirees with an increased benefit and ensure affordability for all retirees.

6. **If I increase my retiree term life insurance amount through MetLife in 2017, will the benefit decrease as I age (like the current life insurance benefit)?**

No, there are no age reductions to the new plan. The amount you elect stays in effect as long as you are enrolled and pay for coverage, unless you apply to decrease it later.

7. **How can I cancel my 2016 Retiree Term Life Insurance through ReliaStar?**

You must complete the [2016 Retiree Coverage Election/Change form \(form A\)](#) or send a signed and dated written request to the PEBB Program. The PEBB Program must receive your form or written request by **December 31, 2016**. Send it to:

PEBB Program
Health Care Authority
P.O. Box 42684
Olympia, WA 98504-2684

8. **I enrolled through MetLife during their Open Enrollment for 2017 effective date. How can I cancel my Retiree Term Life Insurance?**

To cancel your Retiree Term Life Insurance through MetLife **effective for January 1, 2017**, you must send a written request to MetLife. MetLife must receive it by **December 31, 2016**. Send your signed and dated written request to:

MetLife Recordkeeping Center
P.O. Box 14406
Lexington, KY 40512-4406

To cancel your Retiree Term Life Insurance **after January 1, 2017**, you must complete MetLife's *Retiree/Leave Without Pay Cancellation Form* (not currently available) and send it to:

MetLife Recordkeeping Center
P.O. Box 14406
Lexington, KY 40512-4406

Additional resources

[MetLife is the PEBB Program's new life insurance carrier for 2017](#)

The PEBB Program's October *For Your Benefit* newsletters:

- [State agency/higher-education employees](#)
- [K-12/employer group employees](#)
- [Retirees](#)
- [COBRA/Leave Without Pay members](#)

[Life Insurance for employees](#)

[Life Insurance premiums for employees](#)

[Life insurance for retirees](#)

[Life insurance premiums for retirees](#)

[Life insurance for continuation coverage \(Leave Without Pay\) members](#)

[Life insurance premiums for continuation coverage \(Leave Without Pay\) members](#)

[MetLife website for employees](#)

[MetLife MyBenefits portal for employees](#) (to register and enroll online; Account Sign-in under **PEBB Benefits – State of Washington**)

[MetLife website for retirees](#)

MetLife Customer Service: **1-866-548-7139**, Monday through Friday, 5 a.m. to 8 p.m. Pacific Time (except major holidays)

- Call for questions about your account, benefit options, claims, beneficiaries, and billing
- 24/7 automated customer support to order forms, confirm coverage, and verify beneficiaries